



#2  
S.T.  
01-06-04

2643

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of:

Mike Brown et al.

Serial No.: 10/022,165

Filed: 12/17/2001

Title: Providing Account Usage Fraud  
Protection

Before the Examiner:

Group Art Unit: 2643

Intellectual Property Law Department

International Business Machines Corporation  
11400 Burnet Road  
Austin, Tx 78758

RECEIVED

DEC 03 2003

November 26, 2003

Technology Center 2600

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on November 26, 2003.

Jon L. Pattillo

Signature

11/26/03

Date

TRANSMITTAL OF FORMAL DRAWINGS

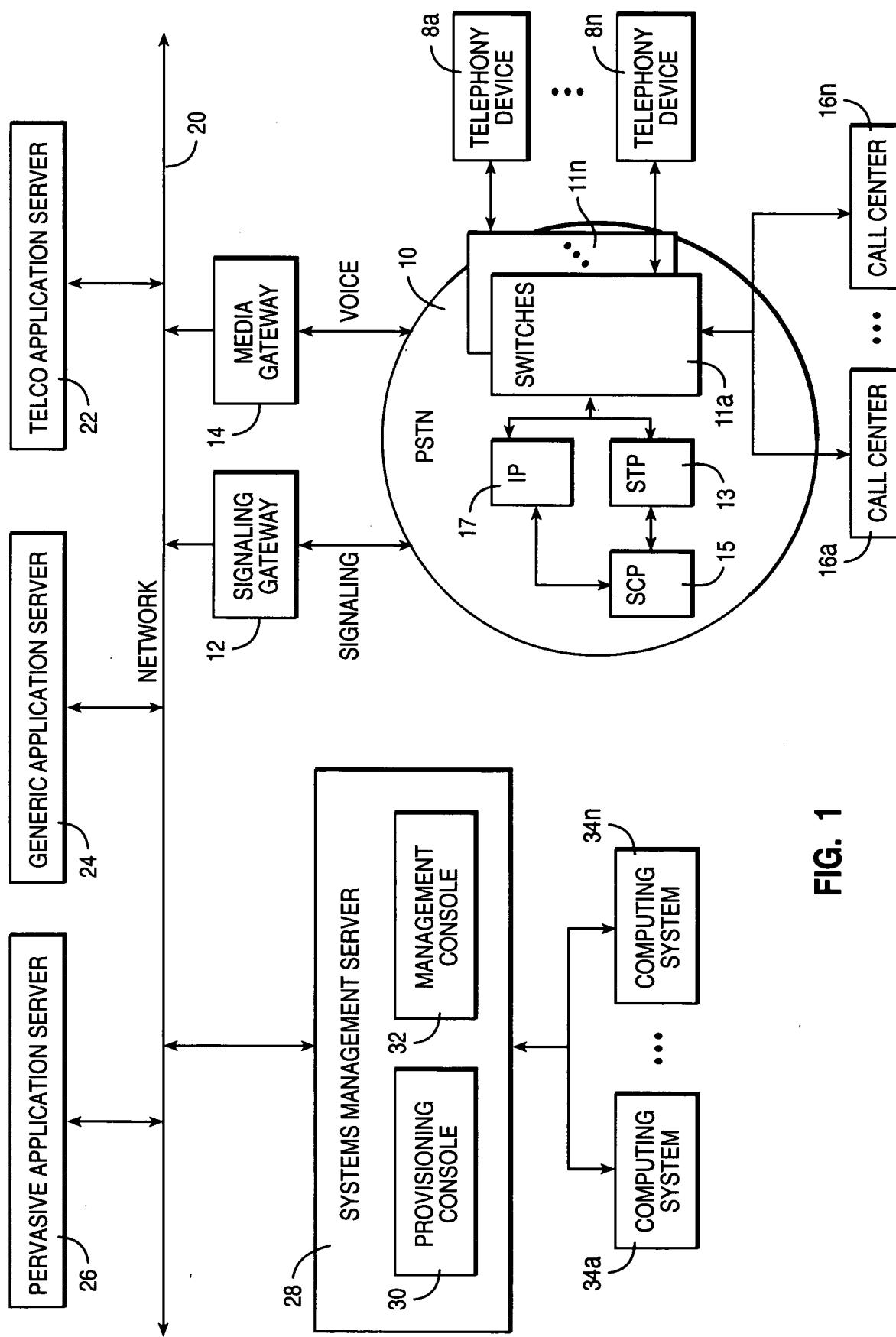
Mail Stop  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Attached are the formal drawings (8) for the above identified application.

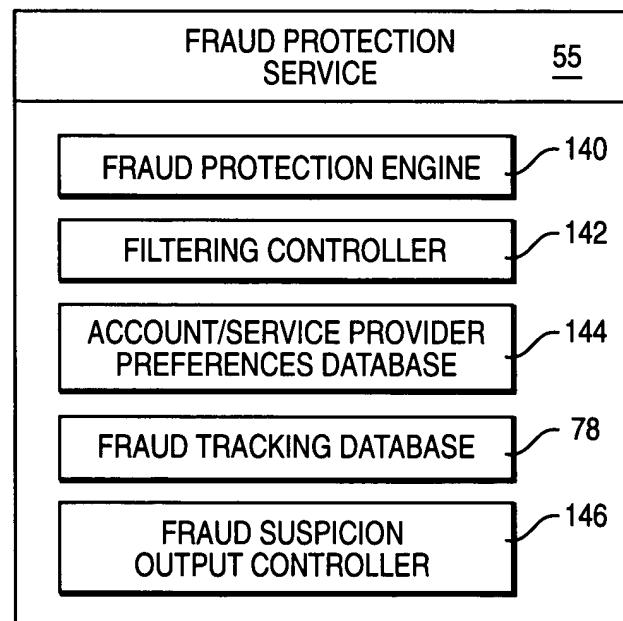
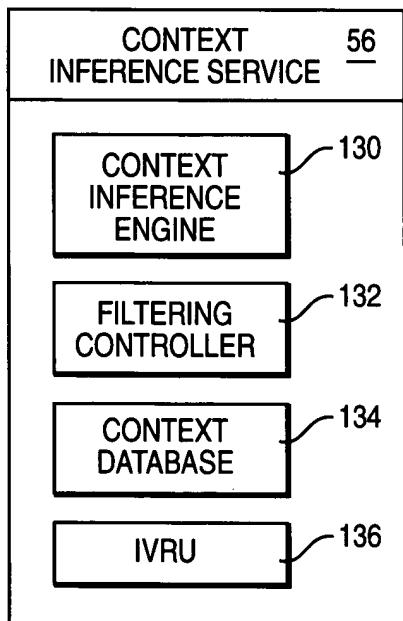
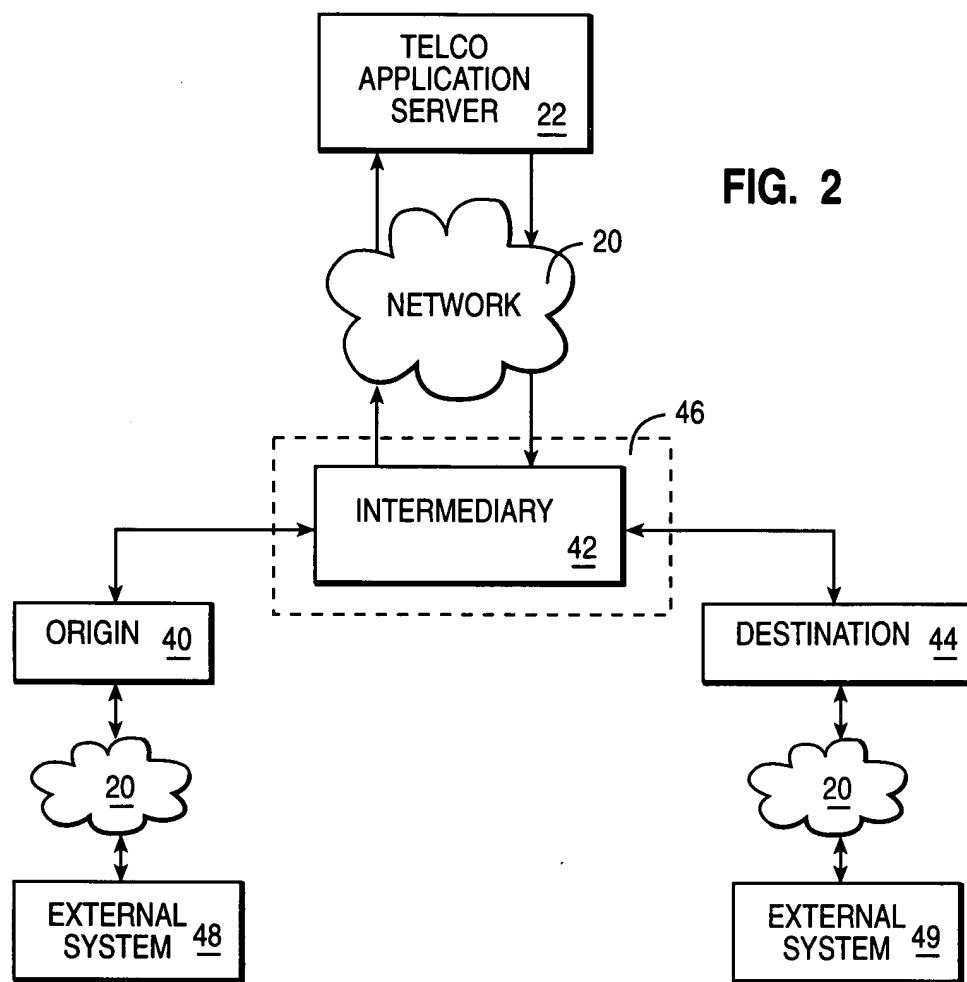
Respectfully submitted,

Amy J. Pattillo, Attorney  
Registration No. 46,983  
(512) 347-7204



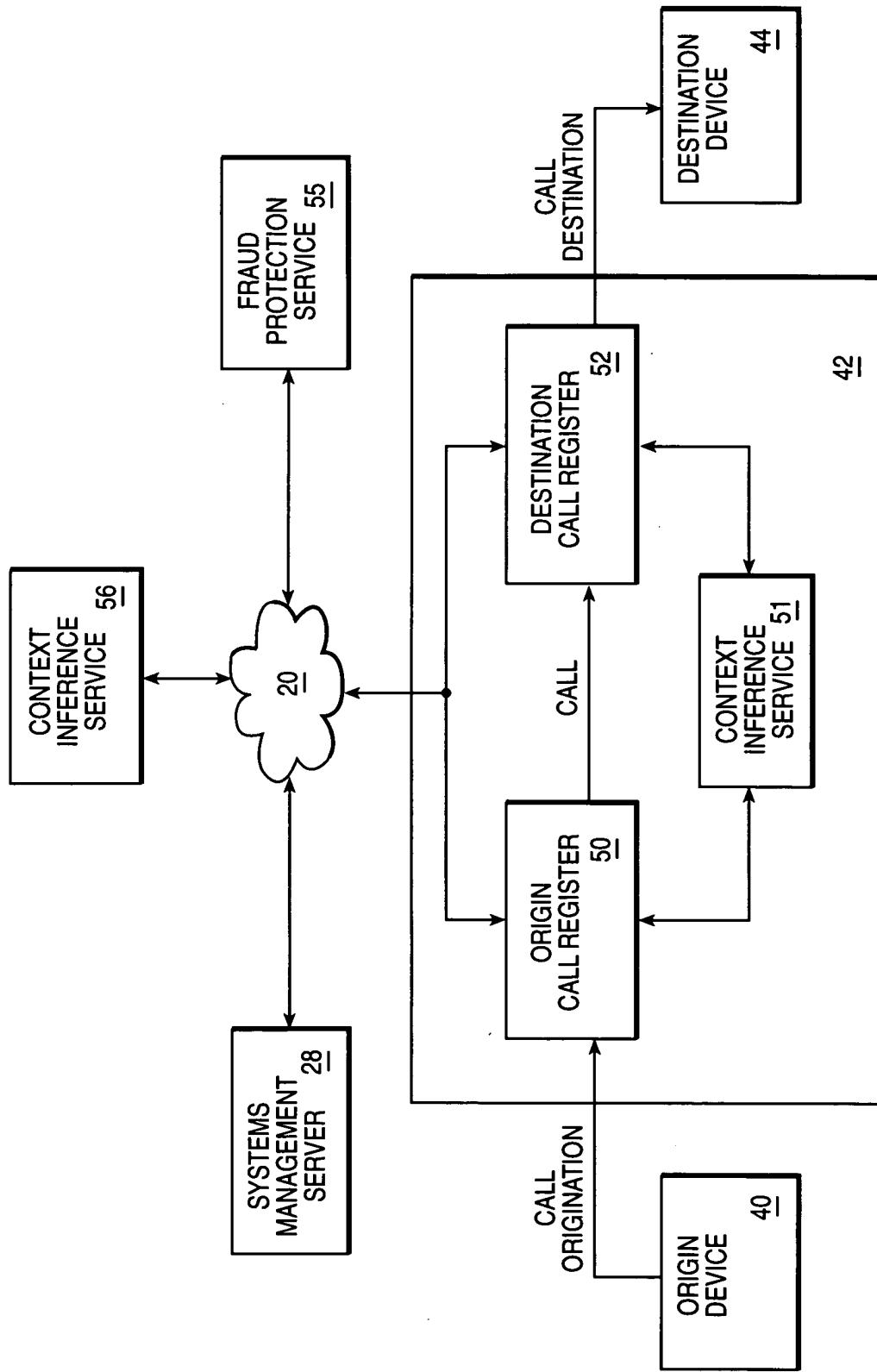
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**FIG. 6**

**FIG. 7**



**FIG. 3**

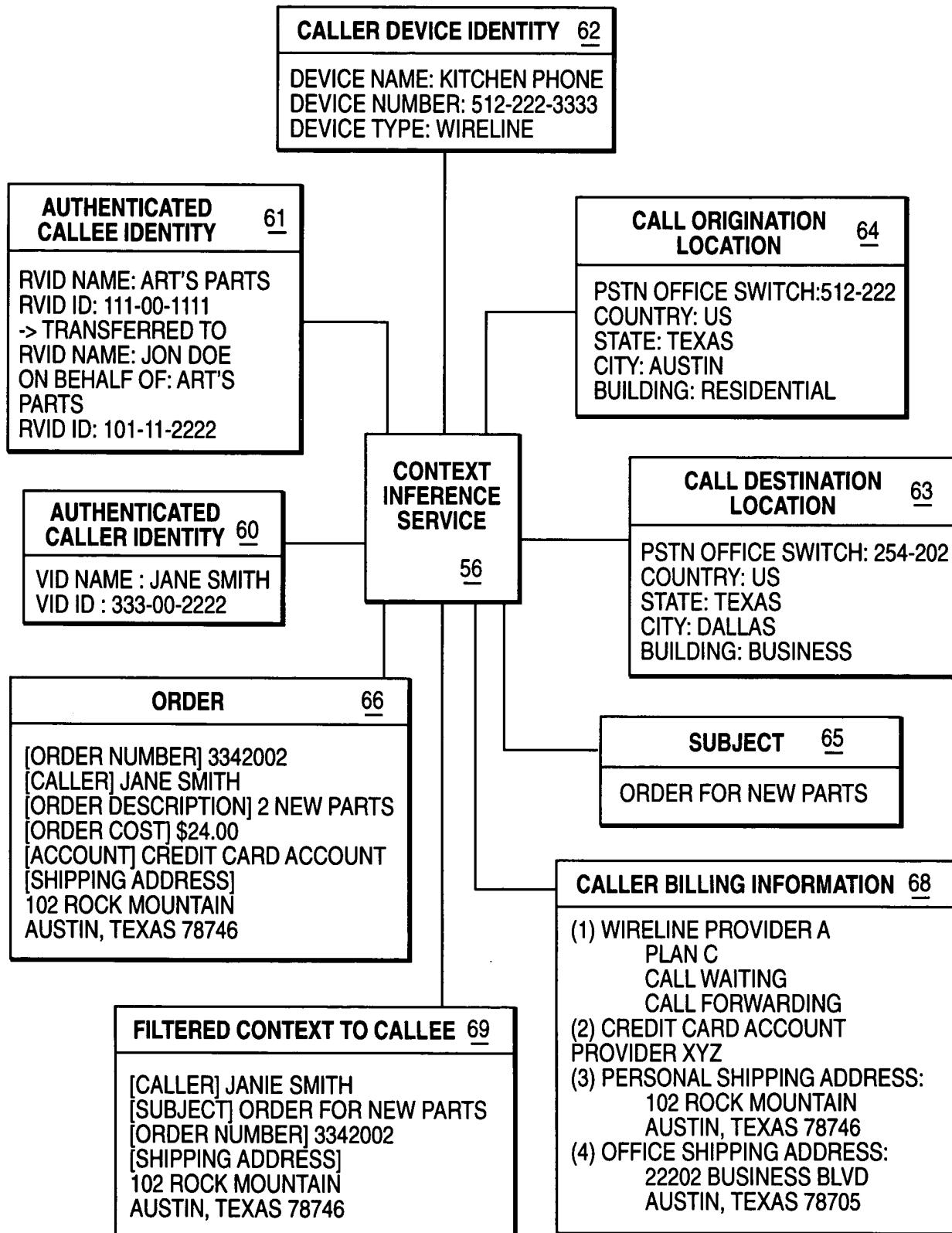


FIG. 4



**VID ACCESSES**

70

[1] 11/24/2003 10:30:02 IN-STORE PURCHASE

-VERIFIED SIGNATURE FOR JANE SMITH  
- FROM GGG GAMES  
-IN NEW YORK, NEW YORK  
-COST OF \$400.00  
-ACCOUNT PROVIDER FFF

[2] 11/24/2003 10:30:04 VIA PHONE PURCHASE

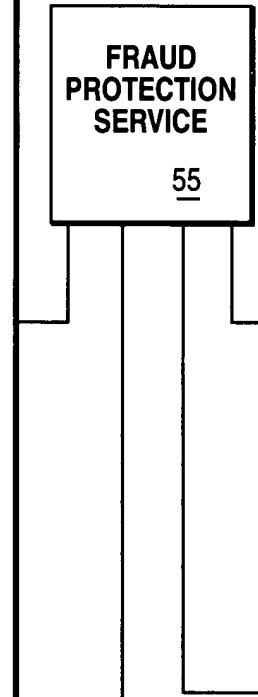
-VOICE AUTHENTICATION OF JANE SMITH IN NEW YORK, NEW YORK  
- FROM RRR MUSIC  
-IN TORONTO, CANADA  
-PURCHASE: HAND-MADE GUITAR  
-COST OF \$1200.00  
-ACCOUNT PROVIDER FFF

[3] 11/24/2003 10:35:04 VIA INTERNET PURCHASE

-BY JANE SMITH IN LOS ANGELES, CA  
- FROM TTT TOYS  
-PURCHASE: TODDLER TOYS  
-COST OF \$300.00  
-SHIPPING ADDRESS:  
P.O. BOX 24404  
LOS ANGELES, CA 22202  
-ACCOUNT PROVIDER FFF

[4] 11/24/2003 11:00:02 VIA INTERNET PURCHASE

-BY JANE SMITH, LOCATION BLOCKED  
- FROM HHH HOLIDAY SUPPLIERS  
PURCHASE: ORNAMENTS  
-COST OF \$50.00  
-SHIPPING ADDRESS  
102 ROCK MOUNTAIN  
AUSTIN, TEXAS 78746  
-ACCOUNT PROVIDER HHH



FILTERED SUSPICIOUS CHARGES		72
[TYPE]	INTERNET PURCHASE	
[LOCATION]	LOS ANGELES, CA	
[VENDOR]	TTT TOYS	
[SHIPPING ADDRESS]	P.O. BOX 24404	
	LOS ANGELES, CA 22202	
[SUSPICIONS]	LOCATION	
	SHIPPING ADDRESS	
[LEVEL]	9	
[TYPE]	INTERNET PURCHASE	
[LOCATION]	BLOCKED	
[VENDOR]	HHH HOLIDAY SUPPLIERS	
[SHIPPING ADDRESS]	102 ROCK MOUNTAIN AUSTIN, TEXAS 78746	
[SUSPICIONS]	BLOCKED LOCATION	
[LEVEL]	1	
[TYPE]	TELEPHONE SERVICE	
[LOCATION]	AUSTIN, TX	
[SUSPICIONS]	LOCATION	
[LEVEL]	6	
COMMUNICATIONS FOR VID JANE SMITH		74
[CELL PHONE WITH TEXT MSGING]	512-222-2020	
[CELL PHONE]	512-202-4444	
[HOME PHONE]	512-222-3333	
[INSTANT MESSAGING]	YAHOO	
[MAIL]	@JANESMITHGALLERY.COM	

A

A

FIG. 5A



[5] 11/24/2003 11:10:02  
-CALL BY JANE SMITH FROM  
AUSTIN, TX  
- LONG DISTANCE SERVICE  
-ACCOUNT PROVIDER FFF

[6] 11/24/2003 11:30:04 VIA  
INTERNET WEB PAGE ACCESS  
-BY JANE SMITH FROM NEW YORK  
- WWW.BOOKS.COM

[7] 11/25/2003 09:40:30 VIA PHONE  
PURCHASE  
-VOICE AUTHENTICATION OF JANE  
SMITH IN AUSTIN, TEXAS  
- FROM ART'S PARTS  
-PURCHASE: 2 NEW PARTS  
-COST OF \$24.00  
-SHIPPING ADDRESS  
102 ROCK MOUNTAIN  
AUSTIN, TEXAS 78746  
-ACCOUNT PROVIDER XYZ

## **ACCOUNT PROVIDER FFF PREFERENCES**

76

**LEVEL OF SUSPICION**  
**LEVELS 1-3 TRANSFER CONTEXT**  
**LEVELS 4-8 REQUIRE ADDITIONAL**  
**CALLER AUTHORIZATION**  
**LEVELS 9-10 DECOY ORDER AND**  
**REPORT TO AUTHORITIES**

**TYPE OF PURCHASE  
NEW INTERNET MERCHANT -  
REQUIRE ADDITIONAL CALLER  
AUTHORIZATION**

## FRAUD TRACKING DATABASE

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**FRAUD LEVELS FOR:**  
**INTERNET MERCHANTS**  
**STORE MERCHANTS**  
**TELEPHONE MERCHANTS**  
**VIDS**

**FIG. 5B**

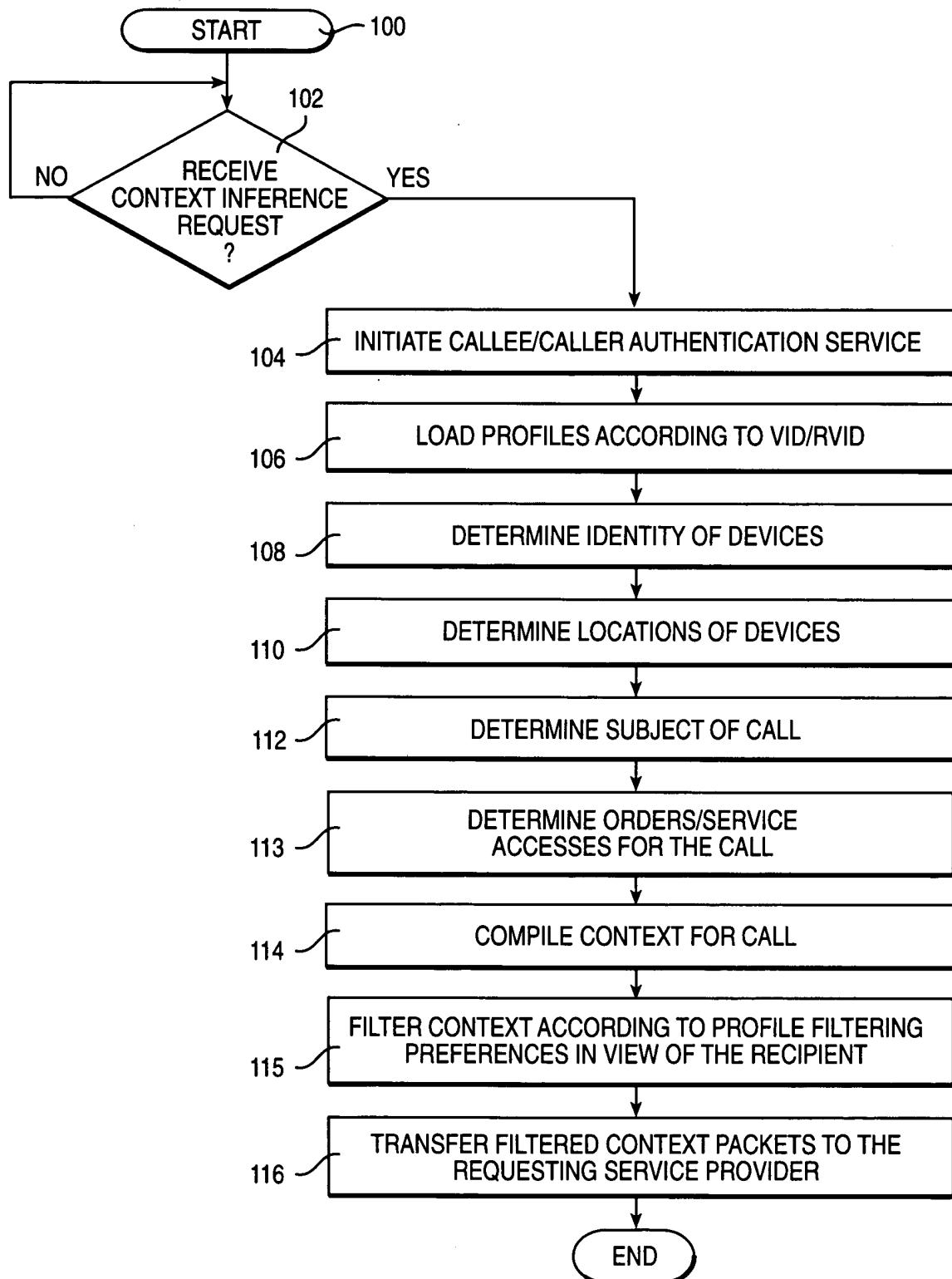


FIG. 8

